



Financial Institution ABA No. 051406909

September 19, 2019

**IRREVOCABLE STANDBY LETTER OF CREDIT NO. 163377580**

**APPLICANT:** Ralph L. Costen, Jr.  
205 Wexleigh Dr.  
Richmond, VA 23229

Amount: \$251,373.91

**BENEFICIARY:** Clerk of the United States District Court  
Eastern District of Virginia, Richmond Division  
701 East Broad Street  
Richmond, VA 23219

To Whom It May Concern:

We hereby establish this Irrevocable Letter of Credit (L.O.C.) in favor of Clerk of the United States District Court, Eastern District of Virginia, Richmond Division for the benefit of Civil Action No. 3:18-cv-37-JAG for the drawing up to United States \$251,373.91 effective immediately. This Letter of Credit is issued, presentable and payable by your draft(s) at Essex Bank 9954 Mayland Drive, Suite 2100, Richmond, VA 22333, drawn against this letter of credit on our bank, on the following terms and conditions:

Partial drawings are permitted; however, the combined drawings cannot exceed the aggregate amount stated in this letter

All drafts must be marked "Drawn Under Letter of Credit No.#163377580"

This credit expires on 10/19/2019 - 12:01am.

We hereby agree with the drawers, endorsers, and bona fide holders of the drafts under and in compliance with the terms of this credit that such drafts will be duly honored upon presentations to the drawee.

It is the condition of this Letter of Credit that it is deemed to be automatically extended without amendment for thirty days from the expiry date hereof.

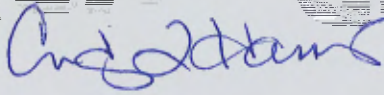
Except as otherwise expressly stated herein, this Letter of Credit is governed by the International Standby Practices ISP98, International Chamber of Commerce Publication No. 590.

In the event this Letter of Credit is issued subject to the UCP, the following clause must be inserted and reference to ISP98 as stated above removed:



Except as otherwise stated herein, this letter of credit is subject to the 2007 revision of The Uniform Customs and Practice for Documentary Credits of the International Chamber of Commerce (Publication No. 600) provided that if this letter of credit expired during an interruption of our business as described in Article 36 of the UCP 600, we will honor drafts presented in compliance with the terms of this Letter of Credit within thirty (30) days after the date of resumption of our business and effect payment accordingly.

Sincerely,



Cindy L. Harris  
Director of Credit Operations  
Essex Bank